

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

RECEIVED
CENTRAL FAX CENTER

MAY 11 2005

In re application of:) Examiner: **Seyed H. Azarian**
McNeal) Group Art Unit: **2625**
Serial No: 10/816,037) Confirmation No.: **9276**
Filed: April 1, 2004) Attorney Docket No.: **M160 1010.3**
For: **Electronic Transaction Verification System**

AMENDMENT

Mail Stop Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Examiner's Action mailed January 24, 2005, for the above-identified patent application, Applicants submit the following:

Amendments to the Specification begins on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begin on page 4 of this paper.

Remarks/Arguments begin on page 15 of this paper.